

Appl. No. 10/308,697  
Reply to Office action of 12/17/2004

Attorney Docket No. WS-106

Amendments to the Specification:

0020V

Please replace the Abstract with the following amended Abstract:

Abstract

The present invention describes a system and a method that utilizes transaction terminals equipped with smart card readers to download and store a batch of multiple prepaid electronic vouchers to a smart card, retrieve and decrypt individual prepaid vouchers from the smart card and print a voucher receipt with a printer in connection with the transaction terminal. The transaction terminals are in connection with a mobile transaction server that acts as a gateway to a prepaid system and routes transactions between transaction terminals and the prepaid system and between transaction terminals. The present invention also describes a method for storing a voucher encryption key on a second smart card or hardware security module. The voucher encryption key is utilized to decrypt encrypted vouchers on a voucher repository smart card. The present invention also describes a method of transferring encrypted vouchers between voucher smart cards using a single transaction terminal or multiple transaction terminals. The transaction terminals may be mobile devices communicating to the mobile transaction server over wireless networks or computers connected to a wired network.

Please replace paragraph [0020] with the following amended paragraph:

[0020] FIG. 8 is a flow diagram of a voucher transfer transaction according to this invention; and

Please replace paragraph [0021] with the following amended paragraph:

[0021] FIG. 9 is a diagram representing the screen flow and application logic of a voucher transfer transaction according to this invention; and

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Please insert the following new sentence after paragraph [0021]:

[0021.1] FIG. 10 is a block diagram of a prior art transaction terminal capable for receiving smart cards.